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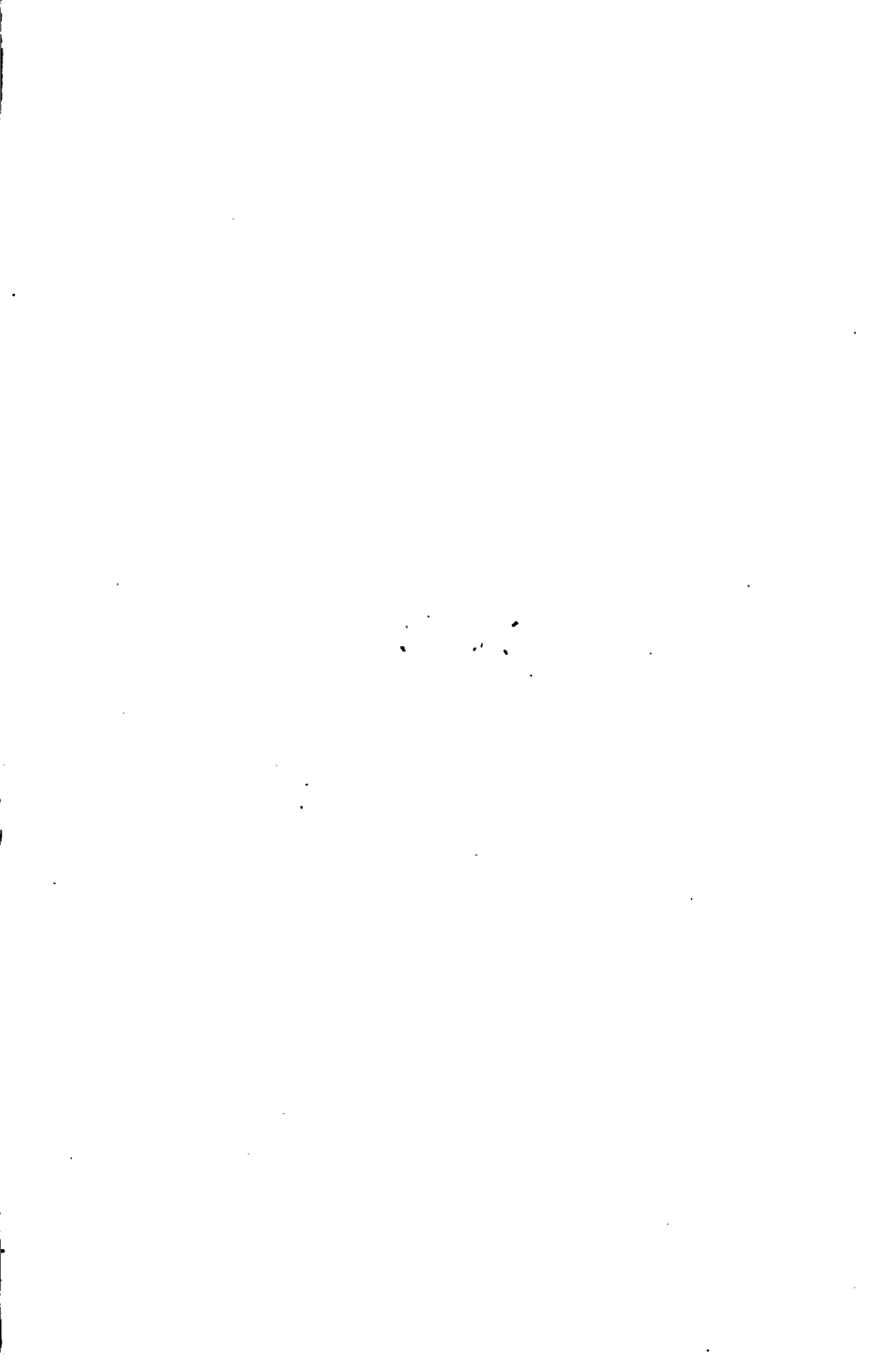
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**Land and Building Society for the Working Millions.**

**A HOME FOR HONEST INDUSTRY.**

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**RULES**

OF THE

**UNITED PATRIOTS' AND PATRIARCHS'**

**Equitable**

**LAND AND BUILDING**

**BENEFIT SOCIETY.**

**ENROLLED PURSUANT TO ACT OF PARLIAMENT.**

**FOR THE BENEFIT OF ALL, OPPOSED TO NONE.**

Prepared on every side, by honesty not by craft.  
Persevering and faithful, where peace and glory lead:  
For the great charter of Brotherhood,  
With patience you shall conquer.  
Tried by his actions,  
Without EGOTISM or I AM SIR ORACLEISM.  
The just man will flourish in spite of envy.

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**DANIEL WILLIAM RUFFY,**

*Agent to the Imperial Fire and Life Insurance Company,*

OFFICE—13, Tottenham Court, New Road, St. Pancras, London.

**Capital—£2,500,000.**

**POLICIES ON LIVES AND PROPERTY EFFECTED.**

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**LONDON:**

**PRINTED FOR THE SOCIETY,**

**BY HENRY MORTON, No. 2, CRANE COURT, FLEET STREET.**

**1847.**

## **PATRONS.**

**T. S. DUNCOMBE, Esq. M.P.**     **T. WAKLEY, Esq. M.P.**  
**B. B. CABBELL, Esq. M.P.**

## **PROVISIONAL COMMITTEE.**

### **Trustees.**

**T. S. DUNCOMBE, Esq. M.P.**

**GEORGE HARVEY, Esq., 26, Little Charlotte Street, Blackfriars Road.**  
**JAMES HOWELL, 10, Southampton-street, Fitzroy-square.**  
**JOHN SMITH, Rose-street, New-street, Covent Garden.**  
**THOMAS JOBBENS, 15, George-street, Portman-square.**  
**EDWARD SMITH, 1, Gower-street North, New Road, St. Pancras.**

### **Directors.**

**HENRY MORTON, 13, Colville-place, Charlotte-street, Fitzroy-square.**  
**EDWARD SMITH, 1, Gower-street North, New Road, St. Pancras.**  
**ROBERT PARKES, 32, Little Windmill-street, Haymarket.**  
**JAMES TUCKER, 10, Cambridge-street, Golden-square.**  
**DANIEL WILLIAM RUFFY, 13, Tottenham Court, New Road, St. Pancras.**  
**WILLIAM NOWELL, 18, Wardour-street, Soho.**  
**HENRY HOWELL, 16, Douro Cottages, Wellington Road, St. John's Wood.**  
**CHRISTOPHER EDGAR RUFFY, 13, Tottenham Court, New Road.**  
**WILLIAM MARKE, 98, John-street, Middlesex Hospital.**  
**ROBERT BAYSTON, 21, Hereford-street, Lisson Grove.**  
**JOHN SMITH, Rose-street, New-street, Covent Garden.**  
**RICHARD WORKMAN, 22, Catherine-street, Pimlico.**

### **Bank.**

**LONDON and WESTMINSTER.**

### **Treasurer.**

**JOHN SMITH, Lamb & Flag, Rose-street, New-street, Covent Garden.**

### **London Solicitor.**

**ARCHIBALD M'ARTHUR LOW, Esq., 65, Chancery-lane, London.**

### **Secretary.**

**DANIEL WILLIAM RUFFY, (Office of the Society) 13, Tottenham Court, New Road, St. Pancras, London.**



# INSTRUCTIONS.

All branch Agents, Sub-treasurers, and members of the United Patriots' and Patriots' Equitable Land and Building Benefit Society, are strictly enjoined to attend to the following instructions in the management of their local business, and in all transactions with the Secretary and Directors. No circumstance can or will be admitted as a reason for departing from these Rules in any case where they apply.

1st. Any number of members in any district may form themselves into a local branch of the Society, and appoint a respectable person to act as agent or secretary for them; they may also appoint any number of members, from three to five, to act as assistants or committee-men to the branch for six months; such members to be eligible to be re-elected at the end of the said period, or fresh ones elected in their stead, such election to take place every six months. The christian and surnames in full, with the section and numbers of the members so elected, must be sent by the agent direct to the secretary, with the name of the member elected by them as their president. The secretary will then lay the said names before the directors at their next meeting; the directors will then appoint them for the time they are elected to act as a sub-committee for that locality. This process will make their acts legal and binding in the society's affairs; and every time fresh assistants are elected, the same process must be observed. If members enough cannot be found in the locality willing to act on this principle, their names to be taken as they stand on the agent's name book, and to be so elected: subject to fines for non-attendance; the directors to appoint them after the manner before stated.

2nd. The assistants shall after their election elect a president from their own body and they shall divide themselves into such rotas as they may think expedient, for one of them to attend at every subscription meeting with the agent and receive the subscriptions. The agent shall, before the dissolving of each meeting, sum up the receipts, when the assistant present shall immediately hand them over to the treasurer and see a receipt given for the same. The assistants shall keep a check-book against the agent and treasurer, and be present at the audit of the branch books and report to the shareholders as to their correctness. It is also the duty of assistants or members, when the money is to be posted

to London, to appoint one or more with the agent to see the same done; and on the next meeting night to inspect the secretary's receipt for the money. The assistants and members have a right to see produced and read on the meeting nights, all letters and other correspondence to and from the secretary connected with their locality, and the institution; and it is a part of the duty of the agent to produce and read the same every meeting night.

3rd. Sub-treasurers may, with the consent and approbation of the directors, be appointed, and shall give such security pursuant to 10th Geo. IV. c. 56, s. 11, as the directors may from time to time deem necessary and proper, for the society's property entrusted to their charge. No sub-secretary or agent in any branch of legality where a sub-treasurer has been appointed, to take the money away from the house in his charge on the night of meeting, but to pay the sum or sums over to the sub-treasurer in the presence of the sub-committee or assistant, and take a receipt for the same.

4th. Every locality shall appoint two auditors whose term of office shall be six months, their duty shall be to examine the branch-books and balance sheets, and report thereon before the same are sent to London.

5th. Any person appointed as Agent for the society, will oblige by sending references and the names of two respectable parties who will consent to be bound with him in a Bond for £20, or more. The duty of the Agents shall be to receive monies on account of the institution, and remit the same when it amounts to £10., to the secretary, or at any time when required by him, with an account in writing of the number and section, christian and surname, addresses, and occupation of each member, together with all necessary documents and information required at any time by the secretary on the part of the society. All agents when sending money to make out a balance sheet: the said sheet to have a member's paying column, and a

defaulter's column, side by side, with the section, number, christian and surname of the member; the sum of money paid in or due by the said member, together with, an account of the number, of members in the branch, with other necessary information. The said account to be audited in the branch, and signed by the president, before being sent up to the Secretary, and should it be the end of the quarter, the salary of the agent to be deducted from the money before sent up, and paid by the assistants to him, he giving a receipt for the same: the said receipt to be sent up to the Secretary to be laid before the directors. Every meeting night the agent is to give in an account of the deposits for rules, entrances, and the amount of subscriptions received by him from the members, or aught else connected with the society, the same to be entered in the assistant's check-book, which is to be kept by them apart from the books of the agent or sub-treasurer. And it is the duty of the assistants, at every meeting, to enter in their book an account of all monies that have been received by the agent, with the section and number of the member who paid in the same; the said book to be reckoned

up, signed, and kept by them as a check against the agent; the same being done in London by the directors against the secretary. When the agent requires an answer to any letter he may send, he must enclose therein a postage stamp, or the answer will be sent unpaid; and if he writes on account of an individual member, the expense of postage to the office and answer back, falls on the member he writes for.

6th. All expenses of sending the funds to London, and other incidental expenses agreed on by the members or assistants of a branch, to be equally charged to the members of such branch.

7th. The assistants shall meet monthly, sign the minute book, and transact other business that the directors may think necessary; and where it may happen that an entirely fresh list of assistants are elected, those retiring from office are requested to attend one month with those elected, in order to give them an insight into the affairs of the locality. Branches can agree on any night in the week most convenient to themselves on which the members belonging thereto shall pay their subscriptions.

The assistants and members are particularly requested to see these instructions carried out, and the money affairs of their locality kept strictly correct; it being the duty of the agent to account to them for all monies received and expended by him from meeting to meeting.

The society holds every individual member responsible for his payments being made till the receipt of the secretary in London for the same is received.

## THE UNITED PATRIOTS' AND PATRIARCHS' EQUITABLE LAND AND BUILDING SOCIETY.

AMONG the valuable institutions calculated to encourage habits of industry and frugality, and to elevate the social condition of the middling and working classes of the community, Building Societies stand pre-eminent, and claim our especial attention. The object of these Societies is indeed important, being nothing short of providing homes for England's Millions, and rendering those homes their own property. Building Societies are now in extensive operation; and from the seeds of temperance, industry, and perseverance which they are now actively engaged in sowing, a glorious harvest of moral, social, and political happiness, individual and national, will assuredly ensue. Every father of a family should consider it his bounden duty to provide his own home for that family. Every husband should reflect that in the event of Providence summoning him from earth to heaven, the best inheritance he can bequeath to his bereaved widow, and the children of their affection, is an inheritance in houses and in land; and to enable him to do this effectually he should instantly become a shareholder in the United Patriots' and Patriarchs'

Equitable Land and Building Benefit Society, which has been established for the especial benefit of the working man, and offers him the greatest facilities for purchasing his own house, combined with the greatest security and certainty.

The nature of Building Societies, and their utility when properly conducted, is now becoming so well known and so generally admitted, that it appears almost unnecessary to enter into any lengthened explanations respecting them; for the information however of many yet unacquainted with their operations, it may be stated that the objects of this Society are to raise a fund from which the members may obtain the capital necessary for the purchase of their own residences, or for the erection or purchase of other freehold and leasehold property, or to complete unfinished houses, and to enable persons who have mortgaged their property to pay off such mortgages with little or no outlay of their own capital; and also to provide a safe and lucrative investment for small sums, and afford the means by which persons may by small periodical payments raise any sum of money that they may require at any future period, to apprentice their children, place them out in business, or for any other purpose. A Society of this description can only be beneficial to the members themselves; it is no speculation, no scheme by which uncertain results are to be obtained, but a sober, well tried and successful mode of associating together a number of persons for the sure and steady benefit of the whole. A peculiar feature of this Society is, that it extends over and appoints Agents and other Officers in all parts of the United Kingdom; which will occasion the frequent accumulation of large sums of money, whereby the Shareholders will be enabled to receive assistance to a greater extent than any other Society yet formed can offer, independent of the increased profits incidental to a large body of Shareholders.

To the Capitalist this Society affords additional facilities to realize property: to the Tradesman a field is opened to obtain property, without encroaching on his trade capital, and to the mechanic and labourer a favourable opportunity presents itself, either to husband their savings, or to purchase residences of their own, and, and thus, by prudent and judicious economy of their incomes, to enable them to provide for the exigencies of the future, the casualties of life, or the infirmities of age.

To persons who have borrowed money by way of Mortgage, this Society offers great advantages; for in the event of the lender requiring the repayment of the money borrowed, a shareholder may obtain the loan from the funds of the Society; and so long as he pays his subscriptions he cannot be called upon to discharge his mortgage debt, by which means he avoids the expenses of frequent transfers. It may also be the means of saving the property from a forced sale at a great sacrifice, or prevent a foreclosure of the Mortgage.

In multitudes of instances, not only the poorer classes, but persons of good income in the middle ranks of society, pay for many years heavy rents for their dwellings, without deriving any other benefit from such payments than mere occupation of the premises during their tenancy; although the sums paid by way of rent may have been three or four times more than the full value of the property occupied. Every tenant, therefore, should be a member of this Society, in order to obtain money for the purchase of the premises he occupies, or of any others that may be suitable to him; he then becomes his own landlord, pays his rent to the Society in the shape of subscriptions, and after having paid subscriptions on his shares for thirteen years, the property is his own; while, if he neglects joining a Society of this description, he may pay his rent for twenty or thirty years, and never become the owner of the premises, although in the shape of rent he has paid their value several times over.

In a majority of the Building Societies now in operation, the subscription payable is ten shillings per month, per share, which is a sum a working man

with a family cannot afford to pay, and therefore, however much the promoters of such Societies may talk of the benefits they confer, those benefits are confined to the middling and comparatively wealthy classes, and come not within the reach of the labouring man. This Society has been established to remedy this evil, and while it offers greater advantages than other similar institutions, to the capitalist and tradesman, it meets the wants of that numerous class of persons, the artisans and labourers, who have hitherto been excluded from Building Societies, owing to the subscriptions being larger sums than their limited incomes would allow them to appropriate to that purpose. The objections frequently urged against the operations of Building Societies are, the difficulty members find in paying arrears if obliged to take up additional shares, to complete the purchase of property, the law expenses attending the mortgaging of the property to the Society, and the Surveyors fees, &c. These objections are obviated in this Society, which is intended to be a continuing Society, so that persons can commence at what time they think proper, and their payments will continue on their shares for thirteen years from the time of their becoming shareholders, and not from the formation of the Society. Persons can become shareholders in this Society according to their means, for one or more whole share or shares of £105 each, or for any part of a share, to as low an amount as £15, or one seventh part of a share, and their shares will attain their full value at the end of thirteen years (or probably sooner) from the time of their becoming shareholders; the difficulty which often arises in paying up back subscriptions will thus be overcome. The Tables used by this Society have been calculated with much care and trouble; they will be found at the end of the rules, and a reference to them, and the examples herein contained will show that ample provision has been made for the payment of the expenses of management, law expenses, and fees to Surveyors, without any additional charge to the Shareholders beyond their regular subscriptions, which are 2s. 4d., per week for a whole share, and fourpence for a seventh part of a share, or in other words the subscription is fourpence per week for every £15 subscribed for.

The subscriptions, as they accumulate, are advanced in large or small sums to those Shareholders who may be desirous of taking up their shares, to enable them to purchase property. These advances are made according to Table No. 1. A shareholder may commence with taking only one share, or a part of a share, and when he sees property to suit him, may take up as many more shares or parts of shares as he requires to complete his purchase, he can then either pay the back subscriptions and entrance fees, on the additional shares he has taken up, or can withdraw the amount he may have paid in, and become a new member for the number of shares he may require, and his thirteen years will then commence with the purchase of his property. The property thus purchased by means of this Society, or some other property of sufficient value, is to be mortgaged to the Society, (without expense to the shareholder) as security for the payment of the subscriptions, &c., for thirteen years. The rent received by the Shareholders from the property so purchased by them, is applicable to the payment of subscriptions. Any shareholder who has had money advanced, may by paying his subscriptions in advance (on which he will be allowed a discount as shown in Table No. 3.) terminate his connexion with the Society at any earlier period.

The following are offered as illustrations of the mode in which this Society operates beneficially to the Shareholders, and will convincingly show that persons becoming members and borrowing money from its funds, will do so on much more advantageous terms than they could through the agency of private sources.

#### EXAMPLE I.

Suppose A enters the Society, and is the occupier of a House worth £105 which

he wishes to purchase, his rent being £8 10s. a year, by taking two shares he can obtain of the Society, in the first year of his being a member, £105.

His payments to the Society on two shares at 2s. 4d., per week,  
 or £8 1s. 4d. per year on each share in 13 years will amount to, £157 14 8  
 In the same period he would have paid his Landlord for rent at  
 £8 10s. a year ..... 110 10 0

Difference, £ 47 4 8

In fact purchasing his house for £47 4s. 8., whereas if he had not belonged to the Society he would in the thirteen years have paid £110 10s., for rent without being the owner of the house. In other Building Societies, to this £47 4s. 8d. which is the total cost of the property to the Shareholder, the Solicitors charges and Surveyors fees would have to be added.

From this example other calculations to meet similar cases can be readily made.

### EXAMPLE II.

B. has property which is mortgaged for £105, to procure this amount from the Society, he takes two shares on which (supposing it to be during the first year of his membership) he obtains an advance of £105.

For this accommodation he pays his Subscriptions on two shares for  
 thirteen years ..... £157 14 8  
 If he did not belong to the Society he would pay his mortgagee  
 5 per cent for thirteen years on the £105—£5 5s. a year amount-  
 ing to ..... 68 5 0

Difference between the amount paid to the Mortgagee for Interest  
*only*, and that paid to the Society, which discharges both *Principal*  
 and *Interest* ..... 89 9 8

Thus clearing off his mortgage of £105 by the payment of £89 9s. 8d. by small instalments effecting a saving of £25 10s. 4d. being the difference between the amount he would have had to pay the mortgagee, and for expenses, and that actually paid to the Society viz.,

Principal .....	£105	0	0
Thirteen years Interest at 5 per cent .....	68	5	0
Expenses of Mortgage and Reconveyance about .....	10	0	0

£183 5 0

While he clears off his Mortgage by paying the Society  
 as above ..... 157 14 8

£ 25 10 4

Other examples might be given, but it is presumed the above will be sufficient as each person can make a calculation applicable to his own case, and where a larger or smaller amount is required, take a proportionate number of shares or parts of shares.

The following will show that the shares will arrive at their full value in a less period than thirteen years, and the manner in which both borrowers and investors derive the advantages offered by this Society.

Suppose this Society has 1000 shares taken, the income for the first year will be .....	£6066	13	4
Deduct for expenses of management, Solicitors' and Surveyors' fees, &c. ....	816	13	4
Leaves a sum of .....	£5250	0	0
which will pay off 100 shares at £52 10 0 each, being the average amount advanced during the first year.....	£5250	0	0

The holders of these 100 shares will have to pay yearly the sum of £6 1s. 4d. per share, or for thirteen years £78 17s. 4d., being £26 7s. 4d. per share more than they actually receive, which multiplied by 100 will give a sum of £2636 13s. 4d. as profit to be divided amongst the holders of the remaining 900 shares, but deduct from this sum of £2636 13s. 4d., the sum of £150 for additional expenses, in respect of the 100 shares paid off, will leave £2486 13s. 4d. which will give a profit of £2 15s. 3d. for the first year on the 900 unadvanced shares, which taken as the average yearly profit, and multiplied by twelve years, will give a sum of £33 3s. 0d. per share profit. Now the member pays in thirteen years £78 17s. 4d.: add profit as above £33 3s. 0d.: at the end of thirteen years the share will be worth £112 0s. 4d., so that it is fair to suppose that a shareholder will have less than thirteen years to pay, to realize the value of a share; viz., £105; particularly, as in making these calculations the entrance fees and fines are not added as receipts, but a very liberal deduction is made on account of expenses.

An advance of £52 10s. 0d. at 6 per cent compound interest will in thirteen years amount to about .....	£112	0	0
The Shareholder pays the Society .....	78	17	4
Leaves a profit of .....	£33	2	8

This is supposing only, 6, per cent is made of the money advanced, experience shows that seven, eight, or even 9 per cent is often made on the money advanced by Building Societies. The above calculations are however sufficient to show that both borrower and investor derive an equal benefit.

At the end of thirteen years (or as soon as the profits are sufficient) the Shareholder who has not purchased property, and taken up his shares, will receive £105 per share, and the others will receive back their Title Deeds, deposited as security for their subscriptions, a short memorandum only endorsed on the mortgage to the Society, being by virtue of the Act of Parliament sufficient for the purpose of re-conveying the property to the owner.

The Rules of this Society contain every provision necessary to ensure the proper management of its affairs, and expenditure of its funds, and the greatest possible security to the members, and every care has been taken to make them binding and legal. They have been duly certified, and the Society has the benefit and protection of the Acts of Parliament relating to Friendly Societies. A very extensive sphere of usefulness is confidently anticipated for this Society; and it is particularly urged upon the attention of persons residing in provincial towns and villages in any part of Great Britain, that they may save the expense and trouble of forming local Societies of this description, and at the same time enjoy all the advantages possessed by members of a carefully organized Building Society, as Agents, sub-committees, Solicitors, and Surveyors are appointed in all parts of the United Kingdom to act on behalf of the Society, and it is hoped that this Society will not only become a national institution, but also prove a national blessing.

# RULES, &c.

## *Meaning of certain terms.*

1. That in the construction of these rules, the term "member" shall extend to one or more persons holding a share, shares, or part of a share, and "mortgagor," to one or more persons having a share, shares, or part of a share allotted, and having given security as hereinafter mentioned. That a word in the singular number shall be applicable also to the plural, and *vice versa*. That the word "Society" shall mean Association; the word "share" shall mean share or shares of this Society; the word "meeting" shall mean meeting or meetings of this Society. That the term "he" or "him," as applied to a member or mortgagor, shall extend to a female as well as a male, or to several persons holding the same shares as a member or mortgagor. That the word "month," or "monthly," shall be considered to relate to a calendar, and not to a lunar month. That whenever any officers of the society are mentioned, the term shall extend to such persons, whether Trustees or otherwise, as are for the time being, acting in such offices; and where, by these rules, any act is directed or authorised to be done by the trustees, directors, or members at any meeting or meetings, the same acts, if done by a majority of them respectively present at such meeting or meetings, shall be deemed the acts of the whole of them, except where otherwise expressed or provided.

## *Name and office.*

2. This society shall be called, "THE UNITED PATRIOTS' AND PATRIARCHS' EQUITABLE LAND AND BUILDING BENEFIT SOCIETY. Its Office to be at No. 13, Tottenham-court, New-road, in the parish of St. Pancras, in the county of Middlesex.

## *Objects.*

3. This society shall be for the purpose of enabling members to receive out of the funds the value of their shares, in accordance with the tables annexed to these

rules, for the purpose of erecting or purchasing houses or land, long leasehold or freehold, by way of mortgage to the society, in proportion to the respective amount of their shares; and also, to allow the payments on the shares of those members who do not wish to purchase property, to accumulate on the principle of compound interest.

## *Time of meetings, &c.*

4. The first meeting of this society shall be held to receive subscriptions and other monies, and to elect, by the members present, two auditors and nine arbitrators, on a day to be agreed on in January, 1848, which meeting shall commence at seven and continue till five o'clock in the evening, for the receipt of subscriptions and other monies, and from nine till ten o'clock for the transaction of the other business connected with the society. On a day to be agreed on in every succeeding month, monthly meetings shall be held, or on any days the directors may direct, and shall continue during the same hours for the purpose of receiving subscriptions and other monies, and the transacting of other business. Weekly meetings may also be held for the receiving subscriptions and other money during the hours stated.

The subscription meetings, which shall be held in the months of January, April, July, and October, shall be quarterly meetings, and shall be held on the same day or days in the week as the monthly meetings.

## *Annual meeting—appointment of officers.*

5. The following officers shall be appointed annually by a meeting of the shareholders, or by a committee appointed from the shareholders in the month of July, in accordance with instructions to be issued by the board of directors two months previously to the assembling of such meeting, viz., the board of directors, trustees, arbitrators, secretary, auditors, agents, or other officers.

*Management.*

6. The society shall be conducted by not less than three trustees, twelve directors, and secretary.

*Directors, functions, &c.*

7. The directors shall have power to fill up all vacancies that may occur in the office of trustees, auditors, and arbitrators, or in their own body, during the year, but all such appointments shall be subject to the confirmation of the members present at the quarterly meeting next ensuing the date of such appointments. Five directors shall form a quorum, and have power to act at any of the directors' meetings. The directors shall have the power of appointing sub-committees, to transact such business as they (the directors) may from time to time consider requisite. The directors shall have the power to remove or fine any director for misconduct, on a complaint, in writing, being made to them, stating the accusation, and signed by the party complaining; and if the party so complained against, after having seven days notice, does not, on the following meeting, give a satisfactory explanation, the majority of the directors present may fine or remove him from office; they may likewise fine any member for misconduct on receiving a complaint as aforementioned. The directors shall, at their first meeting after the annual meeting in July, elect a chairman and vice-chairman from their own body, and they shall divide themselves into such rotas as they may think expedient for one of them to attend at every subscription meeting with the secretary, to receive and give receipts for all monies then paid, and at the close of such meeting the amount collected shall be declared by the secretary to the members then present, and delivered into the hands of the treasurer, who shall give his receipt for the same; but if any director so appointed to attend such subscription meetings shall be absent at the appointed time, or if he depart before such meetings are concluded, he shall be fined two shillings and sixpence, unless he procures some other director to attend in his stead. Each director having signed the directors' book, within a quarter of an hour of the time of meeting, shall be entitled to one shilling. Any three of the directors shall have power to call a meeting of the directors at any time, on giving three clear days notice to each director, in which notice shall be stated the object of such meeting. If any director shall become bankrupt or insolvent, or if he shall resign, and his resignation be accepted, or if he shall in any other way become incompetent to fulfil his duties as a director, his office shall become vacant.

It shall be the duty of the directors to attend all meetings when summoned by the

secretary, pursuant to the direction of the chairman, or three directors; and at such meeting the course of business shall be as follows:—The directors shall see that the amount received at the previous subscription meeting has been duly paid into the banker's, and entered in the banker's book. The books of the secretary shall next be inspected, then shall be considered the reports of the various agents, surveyors, and solicitors, and the applications for the advancing of money, and other general business shall be transacted. Whenever the directors make any payments, it shall be by a written order under the hand of the chairman, attested by the secretary.

The directors shall have full power and authority to decide and determine on all matters being strictly agreeable to the rules and regulations of the institution, and not being otherwise specially provided for by any of these rules.

*Chairman, duty, &c.*

8. The chairman of the directors shall have power to call a meeting of the directors at any time, on giving three clear days' notice to each director, in which notice shall be stated the object of such meeting.

The duty of the chairman of the directors shall be to inspect the banker's book on the next day after every subscription meeting, and to ascertain that the amount of money received at such meeting has been duly paid into the bankers', and credited in the bankers' book. In the absence of the chairman, or in case of a vacancy in that office, the deputy chairman, until the vacancy be filled, shall have all the powers, and perform all the duties of the chairman.

*Trustees.*

9. All deeds, writings, and securities, to and from the society, shall be made and taken, and all actions or suits brought and defended in the names of the trustees. The trustees shall make all payments above fifteen pounds which the directors may order on behalf of the society, by checks upon the society's bankers, to be signed by one of the trustees. The trustees themselves, or through two directors and the secretary, shall lodge all deeds, writings, and securities, belonging to the society, immediately after the receipt thereof, in the deed-box, in some secure place under the care of some responsible person to be determined by the directors, for safe custody, in the names of the trustees. The solicitors to make two copies of a schedule of all deeds deposited, one copy to be kept by the secretary, and the other to be deposited with the deeds. The trustees of this society shall have the power of examining the society's books at the office, and the privilege of admission, at all times, into the meetings of the directors, and of giving their opinion on all questions and matters

under discussion. The trustees shall not be liable to any fines or penalties except such as herein contained, and shall not be charged with more money than they respectively shall actually receive; any one or more of them shall not be answerable or accountable for the other or others of them, or for the acts, receipts, neglects, or defaults of the other or others of them, but each and every of them only for his and their own acts, receipts, neglects, or defaults respectively, and that they or any of them shall not be answerable for the banking company with whom any part of the money belonging to this society shall be deposited, nor for the insufficiency or deficiency of any security, nor for any misfortune, loss, or damage which may happen in the execution of the powers, authorities, and discretion hereby given, or herein contained, or in relation thereto, (except the same shall happen by or through their own wilful acts or defaults respectively,) and also that the trustees shall be reimbursed out of the funds of the society all costs, damages, and expenses which they or any of them may suffer or sustain by any law or other proceedings which may be instituted against them, or carried on by them, or in their names, or otherwise in or about the execution of the powers, authorities, or discretion hereby given, or herein contained, or the trusts on which any security is vested in them, or in relation thereto. And further, that under and by virtue of the clauses for this purpose contained in the acts relating to Friendly Societies, all property securities for money, rights, and claims belonging to the society shall be vested in the said trustees for the time being, for the use of the society; and after the death or removal from office of any of such trustees, by virtue hereof shall vest in the remaining trustees for the same estate and interest as the former trustees had therein, and subject to the same trusts and powers, without any assignment or conveyance whatever, except the transfer of stocks or securities in the public funds of Great Britain and Ireland; and also shall for all purposes of action or suit, as well criminal as civil, at law or in equity, in anywise touching or concerning the same, be deemed, and taken to be, and shall, in every such proceeding (where necessary) be stated to be the property of the trustees for the time being, in their proper names, without further description; and such persons shall have all the powers, authorities, benefit, and advantage contained in the twenty-first section of the said act of the 10th George IV., c. 56, and all other clauses in the said act, or any of the acts relating to Friendly Societies, so far as the same are applicable to this society. And that the transfer, assignment, or conveyance by any trustees for the time being, of any property vested in any trustees who shall die, or be

removed from office as aforesaid, shall be sufficient both at law and in equity, to transfer the whole estate and interest therein, and that in the same manner to all intents and purposes, as if the names of such trustees for the time being had been alone inserted in the conveyance, mortgage, or security wherein such other trustees' names were inserted, any rule of law or equity to the contrary notwithstanding.

In case the trustees to be appointed, or any of them, or any future trustee or trustees to be appointed as herein-after mentioned, shall, during the continuance of this society, die, be desirous of resigning, or be discharged from, or become incapable of acting in the trusts in him or them reposed by these rules, or be guilty of any gross neglect or improper conduct, of which the directors shall be the judges, or shall become bankrupt or insolvent, or shall remove from the town and neighbourhood of London to a distance of more than five miles (unless he or they have a place of business in London, or be frequently there), the chairman of the directors for the time being, shall direct the secretary to convene a special meeting of the directors, (and when any complaint is made against any of the trustees, such trustee shall have notice from the secretary, a reasonable time before such meeting), and the directors shall hear and determine the subject-matter of such notice, and may thereupon remove such trustee or trustees; and in case of the removal of a trustee or trustees, such removal shall not operate to his or their prejudice as members of the society, so long as he or they shall think proper to conform to the rules; and on the death, or removal, of a trustee or trustees, all effects that were in his or their custody, shall be demanded by the chairman of the directors from the party or parties having the same; and if the same be withheld, he or they shall be compelled to give them up; and further, shall be liable to be expelled, and shall forfeit all money paid in, and all interest or share in the assets of the society. And when the trustees are required to commence or defend any action or suit, they shall receive, at the expense of the society, a bond of indemnity from the directors, who are empowered to execute the same, provided that the trustees shall not be authorized to commence or defend any action without the authority, in writing, of a majority of the directors for that purpose, first had and obtained.

If a member being a trustee shall receive from the society an advance of his share or shares, all his securities and engagements shall be made to other trustees for the time being.

#### *Secretary's Duty.*

10. Daniel William Ruffy, of 13, Tott-

ham Court, New Road, St. Pancras, London, shall be, and is hereby appointed the secretary of this society. The duty of the secretary shall be to keep a register of the Christian and surname, profession, trade or business, place of abode, and number of shares held by each member, and the number of each share, and of the date when subscribed for, and also the particulars of every transfer or withdrawal of shares. Also to make an entry in the register (on receiving notice of the change of abode of such member) to denote such change of residence. Also to give written notice (on receiving directions as aforementioned) to the directors to meet to transact the business of the society; such notice to be given at least three clear days prior to the day of meeting, and to state the object thereof. Also to attend the directors' meetings, and if not present within fifteen minutes of the appointed time, be fined 2s. 6d. for each default unless he send a deputy to perform the duties of his office; and should he not send a deputy, he shall pay the amount the directors may be entitled to receive at such meeting, and be further fined the sum of ten shillings. Also to preserve and keep for ready reference, all the reports of the various surveyors and solicitors as to the value and title of the property on which they have reported. And the copy of the schedule of deeds deposited with the society. Also to receive all subscriptions and monies, and to give receipts for the same. Also to call upon the treasurer after each subscription meeting, and ascertain that the amount paid into his hands has been deposited at the bankers, and on the same day to deposit with the chairman, the banker's book showing such deposit to be made. The secretary shall enter minutes of all resolutions, and the business of the society in a minute book, to be signed by the chairman, at each subsequent meeting, he shall also prepare every quarter a report of the state of the society's funds, in which report shall be specified who has the possession of such funds and what sums have been received and expended by or on account of this society, since the reading or publication of the last report: all such reports shall be signed by the chairman, and be read at the quarterly meetings. For his salary the secretary shall be paid out of the society's funds, sixpence per quarter on each share subscribed for, and twopence per quarter on each fifteen pound part of a share subscribed for. During the first six months of the society, on the entrance of a member, the secretary shall receive threepence per share, or for part of a share; after six months he shall receive sixpence on a member taking up a share, and threepence on a member taking up any part of a share, and the agents

also shall receive the like remuneration.

### *Agents' duties.*

11. Agents may be appointed by the directors to act for the institution in any part of the United Kingdom. The agents to give such security as the directors, on the part of the institution, may from time to time require, pursuant to 10th Geo. IV., c. 56, s. 11. The duty of the agents shall be to receive monies on account of the institution, and remit the same to the secretary, when it amounts to £10, or at any time when required by him, with an account in writing of the number and section, christian and surname, address, and occupation of each member, together with the amount paid by him, and all necessary documents and information required at any time by the secretary on the part of the society; and to send all notices and transact all other business that the directors on the part of the institution may require; or in default of any part or portion of duty connected with their office, the agent or agents so neglecting, shall be subject to a fine of from one shilling to five pounds, at the discretion of the directors. The agents to receive for their services sixpence per quarter on every share received by them, and twopence per quarter on every part of a share, out of which they shall defray the expense of their stationery, and postage on letters to the secretary. The number of members for whom they are so entitled to be determined by the number of shares paid up at the end of the quarter. When the agent requires an answer to any letter he may send to the secretary, he must enclose therein a postage stamp, or the answer will be sent unpaid; and if he writes on account of an individual member, the expense of postage to the office and answer back shall fall on the member he writes for. All expenses of postage, incurred by sending the funds to London, and other incidental expenses agreed on by the members or assistants of a branch, to be equally charged to the members of such branch. The agents shall enter into an agreement with a surveyor and solicitor for their locality (when required by the directors so to do) to perform the duties required by the society towards the members in that locality.

The society holds every individual member responsible for his payments being made, till the receipt of the secretary in London for the same is received.

### *Treasurer, &c.*

12. A person residing in London shall be appointed treasurer; also in the various localities sub-treasurers may, with the consent and approbation of the directors, be appointed, and shall give such security pursuant to 10th Geo. IV., c. 56, s. 11, as the directors may from time to time deem

necessary and proper, for the society's property entrusted to their charge. No sub-secretary or agent in any branch or locality, where a sub-treasurer has been appointed, to take away the money in his charge from the house on the night of meeting, but shall pay the sum or sums over to the sub-treasurer in the presence of the sub-committee or assistants, and take a receipt for the same; but if the directors think proper any agent may also act as sub-treasurer.

#### *Bankers.*

13. The London and Westminster Banking Company shall be the first bankers of the institution, and the directors shall have power to appoint any other bankers if they think proper.

#### *Surveyors and solicitors appointment.*

14. Surveyors and solicitors may be appointed by the directors to act for the institution in any part of the United Kingdom, and shall be remunerated for their services after such manner as they with the directors may agree, such surveyors and solicitors entering into a written agreement with the institution at the time of their appointment.

On a surveyor receiving directions signed by the chairman of the directors and countersigned by the secretary, he shall examine such lands and buildings as may be offered as security to the society, and he shall furnish a sketch of ground-plan, and report in writing to the directors, as to the condition and value thereof, with any other information the directors may require on the part of the society. If a surveyor shall receive from the society an advance of his share or shares, the property offered by him as security for such advance shall be surveyed by some other surveyor, to be appointed by the directors. If a solicitor shall receive from the society an advance on his share or shares, the title of the property offered to the society for securing such advance shall be investigated, and if satisfactory, the mortgage thereof shall be prepared by some other solicitor, to be appointed by the directors.

Solicitors shall, when required by the directors, examine the title to such property as may be offered as security to, and shall furnish to the secretary a certificate of approval of the title. Should a solicitor be of opinion that the title to any property cannot be safely accepted by the society, he shall signify the nature of his objections to the directors. He shall likewise prepare such mortgages as the society shall require to secure advances of money. The costs of investigating the title and the charges for preparing such documents relating to such property shall be paid to the solicitor by the directors; he

shall also obtain the due execution of all such deeds before the money is advanced by the society; he shall likewise transact, if required by the directors, other professional business for the society, and act in any way that the directors on the part of the institution think requisite.

If possible, and for uniformity, a form of mortgage to be used by this society shall be drawn by some eminent conveyancer, and every solicitor on his appointment shall be furnished with a copy of such form, and all securities shall be prepared according to the said form as nearly as circumstances will permit. The London solicitor shall attend the directors when required and afford them any explanation or information relative to the reports of the country solicitors, on all questions of title; all deeds shall be sent to him by the country solicitors, and he shall see the securities to the institution properly executed by the trustees. Two copies of a schedule of the title deeds shall in every case be sent to the London solicitor with the deeds, and he shall deliver the same to the secretary with such deeds. The London solicitor shall transact all business that may be required to be done in London, in connection with the society, for the country solicitors. The solicitors shall furnish the secretary with instructions for insuring the property for which they respectively may have prepared a mortgage, giving the name, sum, and office, in which such property is required by any lease or deed to be insured. The solicitors' bills shall be sent in and paid by the directors half-yearly. All business done by the London solicitor in connection with any country transaction shall be charged by him to, and paid by the solicitor in the country, for whom such business may be done, and by him charged to the society in his half-yearly account.

#### *Auditors.*

15. Two auditors shall be elected as afore-mentioned, by the shareholders, and one by the directors, who shall be eligible for re-election. They shall examine quarterly the accounts of this society, and make and sign reports on the financial state thereof; such examination shall be entered upon within one month after the subscription meetings in the months of December, March, June, and September, and after the September audit, the annual report shall be printed, with detailed statements thereof, under the direction of the directors, signed by the chairman, and a copy thereof shall be sent to each member, for which they shall pay according. The auditors shall be remunerated as the directors may determine.

#### *Arbitration.*

16. That in case of a dispute between this society and any member, or person

claiming on account of a member, reference shall be made to arbitration, pursuant to 10 Geo. IV., c. 56, s. 27, in manner following, viz., the names of the arbitrators shall be written on slips of paper of equal size, folded up and shaken together in a box or glass, from whence there shall be five names drawn by lot by some uninterested person. The secretary, or agent or other appointed officer, shall give three days' notice to each of the five persons whose names are thus drawn to attend at the time and place appointed; and whatever award, order, or determination shall be made by the said arbitrators, or the major part of them, shall be binding and conclusive on all parties, and shall be final to all intents and purposes without any appeal whatsoever.

To prevent any improper influence either for or against the person claiming arbitration, each of the parties in dispute, viz., the chairman or other officer on the part of the institution, and the complainant, or some other person on his or her behalf, shall at the time of such appointment have the privilege of rejecting one of the arbitrators on either side; the arbitrators shall then be left to proceed in the arbitration. The three or five arbitrators to be allowed two shillings and sixpence each for their attendance. Any person claiming arbitration must leave notice in writing, with a statement in writing of the grievance for which he or she claims arbitration, with the secretary or agent, and deposit at the same time twelve shillings and sixpence. The notice and statement the secretary must lay before the directors at their next meeting, who shall appoint the time for the arbitration, which must be within one month from the complaint, and should the decision be given in his or her favour, the money shall be returned, and the expenses paid by the institution; but should the case be decided against the said person or persons the deposit money shall be applied towards defraying the expenses of the arbitration. If any member, officer, or other person be proved to have tampered or attempted so to do, with one or more of the arbitrators, he shall be fined ten shillings for each offence, and subject to exclusion if the fine be not paid before the next monthly meeting.

#### *Entrance.*

17. Every person entering the society or increasing the number of his shares during the first six months, shall sign a form according to form No. 1, in Schedule, and shall pay the sum of 1s. 6d. per share as entrance-money; and any person adding or taking a part of a share shall pay ninepence: the said sums to be paid as entrance-money on every share or part of a share; when taken up after the first six months the entrance money may be increased as the directors may determine. In order to pre-

vent confusion in the books, members shall be registered as belonging to the society, from one of the quarterly nights.

#### *Value of shares.*

18. The ultimate value of a share shall be £105.

#### *Subscriptions.*

19. The subscriptions per share shall be two shillings and fourpence per week, which shall include the fees of the solicitors, surveyors, &c., so that the benefits from the subscriptions shall be in accordance with the tables.

#### *Payments in advance.*

20. Any member shall be at liberty to pay the whole or any number of his monthly subscriptions in advance, and the directors shall have power to allow a discount according to the tables appended to these rules. Any person can be dated back on paying the back subscription, and such premium as the directors on the part of the society may think requisite.

#### *Non-payment, &c., fines to be added to the general fund.*

21. Every member neglecting to pay his subscriptions on the monthly meeting before nine o'clock, shall be fined on each of his shares sixpence for each default, and three-pence on each part of a share until six months subscriptions shall be in arrear; when if no payment or notice is given, the fines shall be doubled, and be deducted from the capital and interest, or share of profits due to the member at the time he stopped payment; the remainder shall then be thrown into the funds for the use of the society for three years, when it shall be returned to the member, or his heirs, executors, or administrators, or legal personal representative. If a member is not able to continue his subscriptions, on giving notice a week previous to the monthly meeting, he shall be excused from all fines on account of non-payment, and the total then credited to him shall be thrown into the funds for the use of the society for two years, when it shall be returned to the member or his representative as aforesaid. A member in either case may continue his subscriptions, and be reinstated to the benefits arising therefrom, if the directors are agreeable, and he is willing to enter into such agreement as they may propose and think requisite for the safety of the society. The directors may return the actual amount paid by the member who may give notice, two months after receiving such notice, but it shall be at their option. All defaulters shall stand excluded, and have no voice in the society until they pay their arrears.

### *1. Fines to go to the general fund.*

22. All fines incurred by a shareholder shall be payable with his next subscription; and all payments which shall become due from any shareholder, where the mode and time of payment are not hereinbefore prescribed, shall be made in one payment, at the then next subscription meeting. All fines to form part of the assets of the society.

### *Payments made to officers.*

23. Those members who cannot conveniently attend at the weekly, monthly or quarterly meetings, may pay their subscriptions to the treasurers, secretary, or agents, any time previous thereto; and, to avoid mistakes, it is particularly requested that each member will deliver the sum, with his card or receipt book, name, section, and number of folio, to the officer, who shall insert the amount, or for neglecting to do so, any officer shall be fined one shilling. Furthermore, the sum paid by the member, shall be entered in a book which each beforementioned officer shall keep for that purpose for the information of the directors, or be fined one shilling for each case of neglect.

### *Members or officer neglecting to pay money entrusted to their care.*

24. Should any member or officer of this institution be entrusted with a member's money, to pay for him, and he neglects to pay it to the society, he shall be fined two shillings, and shall pay the member's money to the society, and the member so entrusting him shall be excused it and the fines.

### *Certificates.*

25. Each member shall receive a parchment certificate, signed by the chairman, one of the directors, and the secretary, for which he shall pay one shilling on a share, and sixpence on part of a share; and the directors shall have power to make such regulations with regard to the receipts to be given for the weekly or monthly payments, and the entering up of the same on the certificates annually or periodically, as they shall deem expedient. When the share or shares certified by any certificate shall be advanced or anticipated, an indorsement to that effect shall be made thereon by the secretary. In case any certificate shall be lost or destroyed, or for any other reason a member shall desire to be furnished with a fresh certificate, the directors shall have power, if they see no objection, to grant a new one, on payment of two shillings and sixpence on a share and one shilling on part of a share, by the person requiring the same.

### *Advancement of funds.*

26. That as often as the funds of the society shall amount to £105, an advance

shall be made to the members. Members who desire an advance can, on paying one penny, obtain from the secretary, or the agent for his locality, a printed tender, according to form No. 6 in schedule, which he shall fill up and transmit to the secretary free of expense; the secretary shall lay the same before the directors at their first meeting after the receipt thereof, sealed, &c., as he received it. The chairman shall open the tenders sent by the various members, and lay them before the directors then and there present, for their inspection, and if the directors are enabled to make an advance, that member who offers to take the least amount per share, and give the valued security, shall be declared a successful candidate. Should the directors at any meeting not be enabled to make an advance, all tenders then and there received shall be burnt, and considered null and void. Should tenders be received from two or more members corresponding in the amount required, in the security offered, &c., a ballot shall take place for those members whose tenders so correspond. The directors, instead of receiving tenders, may adopt any other method, subject to the approval of a majority of the members assembled at a quarterly meeting.

### *Number of Shares.*

27. If a shareholder should at any time apply for an advance on a greater number than twelve shares, such application must be submitted to the directors, who shall be at liberty to restrict the advance to that member until all application for smaller amounts shall have been supplied. Should any shareholder who has required an advance need a fractional part of a share, in order to complete a purchase of property or a building, the directors shall have the power to award the same to the shareholder.

### *More than subscribed for, &c.*

28. Whenever a member desires an advance on a greater number of shares than he has previously subscribed for, the directors shall have power to order such shares to be advanced, subject to such conditions as they may deem necessary to impose for the security of the society.

### *Advance on Property.*

29. If any member shall be desirous of knowing the amount the directors are willing to advance on any property, he shall send a notice to the secretary according to the form No. 5, in the schedule to these rules, such notice shall be laid before the directors at their next meeting, who may if they think proper, direct a surveyor to survey and report on the premises, and the

results shall be communicated to such member, with all possible dispatch.

*Purchase at auctions.*

30. If any member desires to purchase freehold or leasehold property, at an auction or otherwise, and requires money to be advanced by way of deposit, to enable him to make such purchase, the directors shall have power to order such deposit to be advanced, subject to such conditions as they may deem necessary to impose for the security of the society.

*Mortgage.*

31. Those members in whose favour the directors may give their decision for the advance of a share or shares shall deliver to the secretary a written statement in the form marked No. 4 in the schedule attached to these rules, describing the nature and situation of the property intended to be offered as security to the institution, and the secretary shall send the same statement to a surveyor appointed by the society, who shall survey such premises, and he shall make his written report to the directors within one week after the receipt of such statement; and if the directors are satisfied of the sufficiency of the security, they shall then instruct one of the solicitors appointed by the society, to examine the title deeds, to whom he shall make his written report on the title within one week after the receipt of his instructions, and if the directors are satisfied with the title, the necessary documents shall be forthwith prepared by the solicitor, and the whole or any part of such member's share or shares shall be advanced to him out of the society's money in the hands of the bankers, or out of the monies thereafter to be received, on such member executing the mortgage approved by the solicitor, and depositing the same, and all other necessary title-deeds relating thereto, with the trustees.

*Custody of deeds, &c.*

32. The deeds and certificates shall be deposited in the deed-box of the society; which box shall have two different locks, one lock shall have one key for the chairman of directors, the second lock shall have keys for each of the trustees and secretary; no deeds shall be taken from the deed-box, unless by the secretary, in the presence of and with the consent of at least two of the trustees.

*Members failing to take up an advance.*

33. If the directors be ready to advance to a member the amount required by him, and such member shall not be ready to execute the security for such advance within five days after being requested in writing so to do, the directors shall not then be bound to make such advance, unless such member

shall, before the expiration of such five days, agree to pay for the extra shares he may require to take, in which case, the amount shall be reserved for him until he shall give the required security, or written notice to the secretary that he foregoes the advance, and then the payments on the extra shares shall cease, and he be placed on the books as before. Should a member apply for a larger sum than the directors are prepared to advance, and if the sum they have in hand be sufficient for some other member, the directors shall be at liberty to advance such sum to him.

*Property to be examined.*

34. The amount required by a member shall not be paid until the title appertaining to the property offered to the society in mortgage, shall be examined and approved of by one of the solicitors of the society, and he shall have given a certificate to that effect to the trustees, which certificate shall be deposited with the deeds, in the society's box.

*Encumbered Property.*

35. In no case shall any property be deemed sufficient security which shall be subject to any previous mortgage, (unless such previous mortgage shall be redeemed, and transferred to the trustees previously to or at the time of the advance by this society); and no property shall be deemed a sufficient security which shall be held for a term of years subject to the payment of an annual rack rent.

*Failure to fulfil covenants.*

36. In the securities to be executed to the trustees, the usual covenants for insurance, payment of subscriptions, &c., and all other usual covenants and provisions, shall be inserted; and it shall be declared, that in case the member shall fail for six months to make any of the payments, or to keep any of the regulations on his part to be paid and performed, then the trustees shall appoint a collector of the rents and profits of the premises therein mentioned; or, at their discretion, absolutely sell all or any part of the said premises, either by public auction or private contract, and out of the money to arise therefrom, to discharge all costs, charges, and expenses relating to the trust therein contained, and all such payments as shall then be due, owing, and payable by such members, under and by virtue of these rules, and pay the surplus, if any to the said member, or such other person as he may appoint; and it shall also be declared that the receipt of the trustees of this society for the time being, shall be sufficient discharge to all tenants and purchasers paying money to such trustees; and also, where money shall have been advanced upon

unfinished buildings, should the member leave the buildings unfinished, to the prejudice of the society, the trustees shall be at liberty to employ any person or persons to finish and complete the same, and the money so expended shall be a charge upon the said premises.

*Insurance, and ground rent.*

37. The secretary or agents shall, under the direction of the directors, pay all ground rent chargeable upon, and insure and keep insured from loss by fire, &c., all property mortgaged to the society, in such office, and for such an amount as they may deem proper, and the secretary shall pay for the same out of the society's funds, but the money so expended shall be repaid to the society by the member on whose account the same shall be paid, at the subscription meeting next following such payment, or in default thereof the member shall be considered as in arrear with his subscriptions to the like amount.

Every member who shall have received his share or shares, and who shall afterwards permit to be carried on in any part of the premises mortgaged to the society, any trade, or permit the erection of any stove, furnace, or any other act to be done, which would in any way affect the validity of the insurance, or occasion an increased premium to be paid thereon, shall within five days afterwards give a written notice thereof to the secretary, and in default thereof such member shall pay a fine of five shillings per month for each share advanced upon such premises so long as he fail to give the required notice. The directors shall, as often as they deem it requisite, appoint one of their body or any other person to obtain and report to them all information with respect to any matters which may be contrary to the covenants in the lease under which the premises may be held, or which may invalidate or increase the premium on such policy; and all members mortgaging property to this society shall permit the same to be inspected by, and give all such information to, the director or other person appointed.

Whenever any property mortgaged to this society shall sustain damage by fire, &c., and the amount be paid by the directors of the insurance office, the trustees for the time being shall receive the amount for the damage so sustained, from the insurance office in which such property shall have been insured, and shall give a receipt for the same, which receipt shall be a sufficient discharge to the person or persons liable by virtue of any policy of insurance to pay such money.

*Disposal of property mortgaged.*

38. If any member shall sell the premises charged with the repayment of any share or shares, it shall be

lawful for the purchaser to take the same; chargeable with the debt due to the society; and he shall then become answerable for all the payments that may be due to the society, in respect of such shares; nor it shall be lawful for the holder of such shares to transfer the same to some other premises which the directors deem of adequate value; upon the same terms and conditions as on the advance of original shares. No member or director shall be present and vote on any question appertaining to his own individual interest or conduct; but this rule does not, and shall not exclude members from voting on questions appertaining to the interests of the members at large.

*Redemption of property.*

39. Any member desirous of redeeming any property mortgaged to this society, shall give notice to the directors, who shall receive the sum due to the society, in respect of such mortgage; and the directors shall allow a fair deduction as interest for the money paid prior to and for such redemption; and, in conformity with the rules of this society, the trustees shall deliver all deeds and other documents in their keeping relating to such security, to such member, and endorse a receipt or acknowledgement on such mortgage, according to form No. B, in the schedule.

*Purchase of member's interest in the society.*

40. It shall be lawful for the trustees, under the authority of the directors, to purchase the equity of redemption, and other interest of the mortgagor and all other persons, in property vested in them, and to lay out money for the repair and improvement of such property; and where the property, estate, or interest so purchased shall comprise land which is uncovered, to lay out money in covering the same with dwelling-houses or other buildings; or to sell the same on a rent to be reserved to the trustees, and make leases thereof, or conveyances in fee, subject to such rent, with full power and authority to sell and dispose of the property so purchased, or the rents so reserved, and all other property from time to time vested in them, or any part thereof, either by public auction or private contract, and to buy in and re-sell the same, without being answerable for any difference in price or other loss; and also to grant leases of any buildings reserving rents; and also to do any other lawful acts which may be necessary to carry into effect the powers or trusts hereby given to, or vested in them. Provided that a minute shall be entered and signed by not less than five directors for the time being, in the minute book, previously to the exercise of the aforesaid powers; and that these rules shall be deemed a sufficient consent of the society to the exercise of any of the powers herein

contained, and which may be required by any of the said recited acts to be given prior to the exercise thereof. And further, that every receipt in writing of the trustees for the time being, for any money payable by virtue hereof, or of any mortgage to the trustees of the society, shall be a good and sufficient discharge to the persons paying the same and all others, who shall not afterwards be obliged to see to the application thereof, or be answerable for any misapplication, or non-application thereof; nor to enquire whether any of the conditions or stipulations mentioned in these rules, have happened or been complied with, nor be affected by any notice in reference thereto.

*Power to borrow money, and the security to be given thereon.*

41. As often as it shall be deemed advisable, it shall be lawful for the directors or the major part of them, to apply for and obtain from the bankers, or from any other person or persons, such sum or sums of money as shall be necessary for the purpose of making advances on shares, such money so borrowed to be repaid with the interest thereon out of the funds of the society. That for securing to the person or persons advancing the same, the repayment of all monies to be so borrowed by the directors on behalf of the society as aforesaid, it shall be lawful for the said directors, to give or authorize to be given such form of security as may be legal, and as they the said directors shall think proper and necessary for or in respect of the same. The total sum of money to be borrowed under this rule shall not at any one time exceed two-thirds of the amount for the time being secured by mortgages to the society, including the mortgage or mortgages for which such advance or advances may be required; provided also, that the rate of interest to be payable for any sum or sums of money advanced for the use of the said society in manner aforesaid, shall be at the discretion of the directors.

*Power to amalgamate with other building societies.*

42. The directors shall have power, in case any other building society should desire to amalgamate and incorporate itself with this society, to enter into such terms and arrangements with such other building society, as in the judgment of the directors will contribute to advance the general objects of this society.

*Patrons and Donors.*

43. It shall be a part of the duty of the officers of this institution to gain the patronage, contributions, and support of the nobility and gentry, the affluent and benevolent, as patrons, donors, and honorary members, that by their interest and support,

the society may gain assistance to accumulate a reserve fund or capital, out of which to pay legal proceedings and other expenses that may occur, and thereby prevent injury to the society and the members, and also enable the directors to ensure advances to members requiring the same: such reserve fund, and the profits arising therefrom, shall be kept separate and distinct from the other portion of the society's property, except at a dissolution thereof. The subscriptions, donations, &c., so received shall be inserted in the annual accounts of the society.

*Two or more persons may become the owners of a share or shares.*

44. If two or more persons desire to become the owners of a share or shares, the directors have the power to grant such share or shares; provided always, that such joint owners shall only exercise the privileges and rights, by voting or otherwise, of a single member in respect of such share or shares; and the first person named in each share shall be the party exercising such rights and privileges, by voting or otherwise. Each of such persons shall be individually responsible in every respect as the other shareholders, in regard to fines, levies, &c., each of such persons shall bear only their proportionate share.

*Minors becoming members.*

45. Minors may become shareholders in this society, and shall be empowered to execute all instruments, give all necessary acquittances, and enjoy all privileges, and be liable to all responsibilities appertaining to shareholders of mature age, as far as they legally can; provided always that such minor shall be admitted into this society by, or with the consent of one of his parents, master, or guardians, such consent to be testified by writing, and to be in such form as the solicitor of the society shall advise.

*Transfer of shares.*

46. Any member shall be at liberty to sell or transfer his or her shares according to form No. 2 in schedule, to any other member of the society, or to any other person, on paying to the society for registering such transfer, the sum of one shilling for each share transferred, threepence of which shall go to the secretary, and threepence to the agent; or sixpence to the secretary, if he alone is concerned in the transfer; all fines and subscriptions then due thereon having been first duly paid.

*Change of Residence.*

47. Any member who shall change his residence, and omit to give written notice thereof to the secretary or to one of the agents, at the subscription meeting next following such change of residence, shall be fined one shilling, and shall pay a further fine of six-

pence at every succeeding monthly subscription meeting, until he shall give notice thereof.

*Notices and postage fees.*

48. All members three months in arrear with their subscription or other monies, shall have notice thereof not less than seven days before the ensuing subscription day, and such notice shall state the amount which will be due and payable on that day. The secretary shall send such notices to all metropolitan and other members in such places when no agent is appointed; and the agents shall send the notices in their respective localities. The postage of all such notices, and of all other notices or letters, (except notices summoning directors, &c., to meetings), shall be charged to and be paid by the members to whom they shall be sent on the next subscription day.

All notices to be given by the secretary or an agent shall be deemed duly served if put into a post-office, pre-paid, or personally delivered, addressed to the member, for whom the same is intended, according to the last entry in the register to be kept pursuant to rule 10.

*Regulations in case of lunacy.*

49. If any member shall be legally declared to be of unsound mind, or shall be confined in any asylum for the reception of insane persons, the guardian or person having the care of the property of such afflicted member shall be considered competent in all things to act for him; and no fines shall, during such lunacy or unsoundness of mind, be exacted for arrears of subscription or otherwise, on any share or shares he or she may hold; but the guardian of such afflicted member, legally appointed, shall be entitled, (if he does not desire to continue the subscriptions, &c., and no advance having been made to such afflicted member, after the expiration of twelve calendar months from the commencement of such affliction,) to withdraw the amount of the subscriptions actually paid in by such member. But, in case there shall be no person legally appointed, then the nearest relation or friend of such afflicted member, shall be entitled, after the first year, but not previously, to receive the amount of the subscriptions paid in by such member, with interest or portion of profit thereon, up to the time of his default of paying subscriptions, deducting such fines as may have been incurred by him previous to his becoming lunatic or of unsound mind; subject, however, to any and every condition the directors, for the security of this society, may think proper to require from the party applying for the withdrawal of such subscriptions on behalf of such lunatic or mentally diseased member.

*Death of members.*

50. On the death of a member, all his rights and liabilities shall devolve upon the person or persons who shall prove his will, or take out administration to his effects; but in case there shall be no will or letters of administration produced to the directors within two months from such death, they shall have power, unless the aforesaid person shall desire to keep up the share, to pay the value of his share to his widow, children, or next of kin, subject to any condition they may think fit to impose for the security of the society.

*Forms in schedule.*

51. Pursuant to the provisions for this purpose contained in the act, entitled "An Act for the regulation of Benefit Building Societies," the form of transfer specified in the schedule annexed to these rules shall be used, or as near thereto as circumstances will admit; and that the form of receipt also specified in the said schedule, shall also be used, in order to vacate any mortgage or further charge given by any member of the society, to the trustees thereof, for monies advanced by the society to such member, or as near thereto as circumstances will admit. The other forms in the schedule shall be used as required.

*Discharge of shares, and re-transfer of mortgaged property to the members, and indorsement fee.*

52. Each unadvanced share in this society which shall be declared by the directors to have attained its full value in either section shall be immediately paid off and discharged; and each advanced share, when it shall be declared to have attained the full value, shall forthwith also be paid off and discharged, and thereupon each mortgagor who shall have received a sum in advance upon security of a mortgage of his premises in manner hereinbefore mentioned, shall receive back all title-deeds and documents in the custody of this society, relating to or affecting such mortgaged property; and in order to exonerate and discharge the same from all further claim or demand thereon whatsoever, by or on behalf of the society, the trustees shall sign a receipt (in the form mentioned for that purpose in the schedule,) to be indorsed on the said mortgage security, which indorsement, by virtue of the provisions of the said recited act for the regulation of benefit building societies, shall and will effectually re-transfer to, and vest the mortgaged premises in the said mortgagor, freed and wholly discharged from all further claim or demand by this society as aforesaid, and without the necessity for any other re-conveyance whatsoever. The fee payable to a solicitor of this society.

for making each such indorsement as last-mentioned, and procuring the proper execution thereof by the trustees, shall be as agreed on by the directors.

#### *Indemnity to officers*

53. The trustees, directors, and secretary of the society shall be, and are hereby indemnified and saved harmless, from and against all losses, costs, charges, damages and expenses which they may incur or be put to, in or about the execution of their respective offices, services, or trusts, and none of them shall be answerable for any act or default of any other of them, or for the insufficiency or deficiency in title, value, or otherwise, of any security whatsoever, which shall be taken for the payment of shares advanced, unless the loss arising by any such means shall happen through their own neglect or default: neither shall they be liable for any banker or broker, or other persons with whom the trust monies shall from time to time be deposited for safe custody, investment, or otherwise; neither for any solicitor, surveyor, or other person in whom any confidence may be placed in or about the execution, or the endeavour to execute, such offices, services, or trusts; nor for any misfortune, or damage whatsoever, which may happen in the execution of their respective offices, services, or trusts, or in relation thereto.

#### *Larceny or Embezzlement of society's property.*

54. Should any member or officer of this society be guilty of larceny, embezzle or otherwise misapply any money or monies, or other property belonging thereto, or impose or commit fraud thereon, or wilfully connive at any such offence being committed by any other person, by whatever artifice the larceny, embezzlement, waste, or misapplication may be effected, any member or officer so acting shall be proceeded against, according to the statute in that case made and provided, and on being found guilty, to be immediately excluded from the society.

#### *Death or removal of secretary.*

55. Daniel William Ruffy, the secretary and sub-treasurer of the institution, shall in no way be removed from either office while he continues to deserve the support of the members, nor without the consent and approbation of a majority of the members specially convened for that purpose at a general meeting of the body and branches. No general meeting for this nor for any other purpose to be called in any other way than by a requisition, signed by seven or more members. When, and as often as any vacancy may take place on account of death, removal, or resignation of the secretary, such vacancy shall be filled up

by an election at a special general meeting held for that purpose within three months after such vacancy occurs.

#### *Members to be bound by these rules.*

56. Every member shall, on admission, take a copy of these rules, for which he shall pay sixpence, and be bound by and subject to everything contained therein; and if the intent or meaning of the rules, or of any part of them, may not be fully set forth, or anything may be omitted in any mortgage or other security that a member shall have executed to the society, no defect or omission in the said mortgage or other security shall be available to any member, if such defect or omission shall be provided for by the rules of this society.

#### *Special meetings, regulations, and expenses thereof.*

57. Special meetings of the members may be held, if seven or more of them shall sign and deliver to the chairman of the directors, a requisition for that purpose.

All expenses attending special meetings of the society, shall be provided for as follows: if a majority of members present at a special meeting, called as provided above, approve the object for which such special meeting has been convened, the expenses shall be paid out of the funds of the society, but if not, then it shall be paid on the next monthly meeting, by the members whose names were attached to the requisition calling such meeting.

Should any extraordinary circumstances arise relative to the society, and the directors consider it would be beneficial to have the opinion of the whole society thereon, or upon receipt of a requisition to that effect signed by seven or more members, stating in writing the purpose for which such meeting is called,—what rules, and the parts or portions of the same they require amended—the secretary shall then summon all the members within two months from the time he receives such requisition, or for neglect thereof on his part he shall pay a fine of five pounds. No repeal, alteration, amendment of, or addition to these rules shall be made but at a general meeting so convened for that purpose in the aforesaid manner, by requisition, which shall be read at two meetings of the society previous to such general meeting; and no such repeal, alteration, amendment, or addition shall be made without the concurrence and approbation of three-fourths of the members of the society then and there present. Members residing within four miles of the places of meeting, if not present at the time appointed, to be fined sixpence (sick excepted). Every member signing a requisition shall be required to attend the said meeting, or for neglect thereof be fined ten shillings; but should any unavoid-

able circumstances arise to prevent the said member attending, he or they shall, upon full proof thereof, and stating in writing his reasons for signing the requisition, be excused the before-mentioned fines. The members assembled at any general meeting to have the power of appointing their own chairman. The chairman, or secretary, shall explain the subject under consideration to the meeting, and every member shall be at liberty to give his opinion by addressing the chairman standing and uncovered: but shall not be allowed to speak more than once on each subject, unless called upon by the chairman to explain, nor shall a member speak for a longer period than ten minutes (and if the chairman allow this part of the rule to be infringed he shall be fined one shilling for each neglect). Any member interrupting another while speaking, or refusing to keep order when requested by the chairman, shall be fined sixpence, and for every extra offence the fine shall be doubled. The directors shall attend to the business of any general meeting, and superintend the same. No other business shall be brought before or be entertained by the meeting except that stated in the requisition.

#### *New rules, and alterations of rules.*

58. No rule herein contained, nor any rule hereafter to be made, shall be altered, rescinded, or repealed, unless at a general meeting of this society: fourteen days' notice of the intended alteration to be given by circular sent to each shareholder, signed by the secretary, and in pursuance of a requisition addressed to the chairman of directors for the time being, by seven or more of the shareholders; which requisition shall be publicly read at two of the meetings of the society, to be held next before

such general meeting; and no such alteration or repeal shall be made unless with the concurrence of three-fourths of the shareholders present at such meeting—10. Geo. IV. c. 59. s. 9.

#### *Dissolution.*

59. This society shall not be dissolved on any pretence whatever, without obtaining the votes and consent of five-sixths in value of the then existing members of the institution, to be ascertained after such manner as the directors shall agree, and order, and also to be testified under the hand of each member individually and respectively. And in case of such dissolution, the funds or other property of the institution shall be fairly and distinctly stated in the proposed plan of dissolution prior to such consent being given; and in order to prevent any frivolous or vexatious proceedings any person proposing the dissolution of this institution, shall deposit with the secretary £5, which shall be appropriated to defray the expenses of such meeting, if such meeting declares against the proposition.

#### *Mode of voting.*

60. All questions, except those otherwise provided for by these rules, shall be decided by a majority of votes, to be taken by ballot if demanded. No member shall be entitled to more than one vote, but in all cases of equality of votes the question shall be adjourned to and decided at another meeting to be then appointed; and where the executors or administrators of any member shall consist of more than one person, that person who shall be the first named in the instrument constituting him such executor or administrator, shall be the only party entitled to vote.

### BARRISTER'S CERTIFICATE.

I hereby certify that the foregoing Rules are in conformity to law, and with the provisions of the Statute 6 & 7 Will. IV., c. 32.

JOHN TIDD PRATT.

The Barrister-at-law appointed to certify  
Rules of Savings Banks.

London, 25th August, 1847.

Copy kept pursuant to 9 & 10 Vic., c. 27, s. 15.

JOHN TIDD PRATT.

## SCHEDULE.

## No. I.

*Form to be filled by parties desirous of obtaining shares.*

(Date) 184

Sir,

I authorise you to register my name as a subscriber for shares or part of a share in the United Patriots' and Patriarchs' Equitable Land and Building Benefit Society.

(Name)

(Address)

(Occupation)

Entrance Fee,

Subscriptions,

To the Secretary of the United Patriots' Equitable Land and Building Benefit Society.

Office, No. 13, Tottenham-court, New-road, St. Pancras, London.

Or to Mr.

Agent for the said society,

at

## No. II.

*Form of transfer of a share.*

I,

of

one of the members of the United Patriots' and Patriarchs' Equitable Land and Building Benefit Society, in consideration of £ paid to me by

of

do hereby assign and transfer to the said

his (or her) executors, administrators, and assigns, the share (or shares, as the case may be), of and in the said funds of the said Society to hold the same unto the said

his (or her) executors, administrators, and assigns, subject to the rules and regulations of the said Society, and to the payments to be made in pursuance of the same: and I, the said

do hereby accept the said share (or shares), subject to the same payments, rules, and regulations, and declare myself henceforth to be a member of the said Society.

As witness our hands, the day of

18

## No. III.

*Receipt to be indorsed on mortgage security.*

We, whose names are hereunder written, being the within-named Trustees (or, the Trustees for the time being, or the survivors of the within-named Trustees) of the United Patriots' and Patriarchs' Equitable Land and Building Benefit Society, do hereby declare that the within-named

has paid to us, as part of the funds of, and in trust for, the said Society, the sum of £ , in full satisfaction and discharge of all fines, forfeitures, and other monies

intended to be secured by the within-written Indenture, and payable to us, according to the rules and regulations mentioned or referred to in the same indenture.

As witness our hands, this day of 18

## No. IV.

*Form for members in whose favour an advance has been decided.*

To the Directors of the United Patriots' and Patriarchs' Equitable Land and Building Benefit Society.

Gentlemen.—You having decided in my favour an advance of £ I am desirous of receiving the same on mortgage of the undermentioned property, and will therefore thank you to cause a survey thereof to be made preparatory to such mortgage, according to the Rules of this Society.

Mr.

of

will shew the property to your surveyor.

Dated this day of 18

( Section, No. Name and Address of Member.

Description of Property.

(State whether Houses or Land, or both, number of Houses, and number of rooms in each House, extent of Garden, &c.

Where situated.

(State whether Freehold, Copyhold, or Leasehold; if Copyhold, state of what Manor held.)

If Leasehold, state Term of Years unexpired.

Gross Rental.

Amount of Ground Rent.

When payable.

To whom; Name and Address.

Taxes, Rates, &c., specifying each particular Tax, Rate, or Payment, and Name and Address of Collector.

By whom paid.

If any part of the Property held by the Tenants on Lease, state the particulars.

What Rent the Property is now let for, or if unoccupied, what is the fair Rent of it.

If the Property be subject to any other Annual Payment besides Ground Rent, state the particulars.

Nett Rental.

Have all the covenants been duly performed up to the present time.

If original lease, underlease, or assignment of lease.

What amount (if any) already advanced on this property, by the society.

Has the applicant ever been a bankrupt or insolvent, and if so when.

Member's signature.

## No. V.

*Form for members desiring to know what advance the Directors will make.*

Gentlemen,—I will thank you to cause a survey to be made of the undermentioned property, and to inform me what sum you are willing to advance to me on mortgage thereof. Mr. \_\_\_\_\_ will show the property to your surveyor.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 18 \_\_\_\_\_

(The same statement to follow as in No. 4.)

## No. VI.

*Form of Tender.*

To the Directors of the United Patriots' and Patriarchs' Equitable Land and Building Benefit Society.

Gentlemen.—I am desirous of receiving from the funds of this Society, £ \_\_\_\_\_ being in accordance with the Tables, £105 Shares, or £15 parts of a Share.

On the advance being made, I am agreeable to take £ \_\_\_\_\_ in full demand of a £105 Share, or £ \_\_\_\_\_ in full demand of £15 parts of a Share.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 18 \_\_\_\_\_ Section \_\_\_\_\_ No. \_\_\_\_\_ Name and Address of Member. \_\_\_\_\_

# TABLES FOR THE £105 SHARE.

TABLE No. I.—AMOUNT ADVANCED FROM THE FIRST TO THE THIRTEENTH YEAR.

MONTHS.	AMOUNTS.	MONTHS.	AMOUNTS.	MONTHS.	AMOUNTS.	MONTHS.	AMOUNTS.
FIRST YEAR.	£ s. d.	FOURTH YEAR.	£ s. d.	SEVENTH YR.	£ s. d.	TENTH YEAR.	£ s. d.
1 2 3	52 10 0	1 2 3	59 9 1	1 2 3	69 6 0	1 2 3	82 3 3
4 5 6	52 10 0	4 5 6	60 2 3	4 5 6	70 7 0	4 5 6	83 9 6
7 8 9	53 0 6	7 8 9	60 15 4	7 8 9	71 8 0	7 8 9	84 15 9
10 11 12	53 11 0	10 11 12	61 8 6	10 11 12	72 9 0	10 11 12	86 2 0
SECOND YEAR.		FIFTH YEAR.		EIGHTH YEAR.		ELEVENTH YR.	
1 2 3	54 4 1	1 2 3	62 4 3	1 2 3	73 10 0	1 2 3	87 8 3
4 5 6	54 17 3	4 5 6	63 0 0	4 5 6	74 11 0	4 5 6	88 14 6
7 8 9	55 10 4	7 8 9	63 15 9	7 8 9	75 12 0	7 8 9	90 0 9
10 11 12	56 3 6	10 11 12	64 11 6	10 11 12	76 13 0	10 11 12	91 7 0
THIRD YEAR.		SIXTH YEAR.		NINTH YEAR.		TWELFTH YR.	
1 2 3	56 16 7	1 2 3	65 9 10	1 2 3	77 14 0	1 2 3	92 18 6
4 5 6	57 9 9	4 5 6	66 8 3	4 5 6	78 15 0	4 5 6	94 10 0
7 8 9	58 2 10	7 8 9	67 6 7	7 8 9	79 16 0	7 8 9	96 1 6
10 11 12	58 16 0	10 11 12	68 5 0	10 11 12	80 17 0	10 11 12	97 13 0

THIRTEENTH YEAR.—1st, 2nd, and 3rd months—99*l.* 9*s.* 9*d.*; 4th—100*l.* 2*s.*; 5th—100*l.* 14*s.* 3*d.*; 6th—101*l.* 6*s.* 6*d.*; 7th—101*l.* 18*s.* 9*d.*; 8th—102*l.* 11*s.*; 9th—103*l.* 3*s.* 3*d.*; 10th—103*l.* 15*s.* 6*d.*; 11th—104*l.* 7*s.* 9*d.*; 12th—105*l.*

TABLE II.

Showing the value of an unadvanced share, from the first to the end of the twelfth year.

TIME.	PAID IN.	INTEREST.	TOTAL VALUE.
	£ s. d.	£ s. d.	£ s. d.
End of the first year .....	6 1 4	0 2 11	6 4 3
First quarter, second year.....	7 11 8	0 4 7	7 16 3
Second quarter, second year.....	9 2 0	0 6 7	9 8 7
Third quarter, second year.....	10 12 4	0 9 4	11 1 8
End of second year.....	12 2 8	0 12 3	12 14 11
First quarter, third year.....	13 13 0	0 15 5	14 8 5
Second quarter, third year.....	15 3 4	0 18 11	16 2 3
Third quarter, third year.....	16 13 8	1 3 0	17 16 8
End of third year.....	18 4 0	1 7 2	19 11 2
First quarter, fourth year.....	19 14 4	1 11 9	21 6 1
Second quarter, fourth year.....	21 4 8	1 16 9	23 1 5
Third quarter, fourth year.....	22 15 0	2 2 3	24 17 3
End of fourth year .....	24 5 4	2 8 5	26 13 9
First quarter, fifth year .....	25 15 8	2 14 10	28 10 6
Second quarter, fifth year.....	27 6 0	3 1 6	30 7 0
Third quarter, fifth year .....	28 16 4	3 8 7	32 4 11
End of fifth year .....	30 6 8	3 16 1	34 2 9
First quarter, sixth year .....	31 17 0	4 4 0	36 1 0
Second quarter, sixth year.....	33 7 4	4 12 2	37 19 6
Third quarter, sixth year .....	34 17 8	4 14 10	39 12 6
End of sixth year.....	36 8 0	5 9 8	41 17 8
First quarter, seventh year.....	37 18 4	5 12 4	43 10 8
Second quarter, seventh year.....	39 8 8	6 8 7	45 17 3
Third quarter, seventh year.....	40 19 0	6 18 3	47 17 3
End of seventh year.....	42 9 4	7 8 5	49 17 9
First quarter, eighth year.....	43 19 8	7 19 6	51 19 2
Second quarter, eighth year.....	45 10 0	8 11 1	54 1 1
Third quarter, eighth year.....	47 0 4	9 3 2	56 3 6
End of eighth year .....	48 10 8	9 15 5	58 6 1
First quarter, ninth year.....	50 1 0	10 8 3	60 9 3
Second quarter, ninth year.....	51 11 4	11 1 1	62 12 5
Third quarter, ninth year.....	53 1 8	11 15 1	64 16 2
End of ninth year.....	54 12 0	12 9 8	67 1 8
First quarter, tenth year.....	56 2 4	13 5 5	69 7 9
Second quarter, tenth year.....	57 12 8	14 1 2	71 13 10
Third quarter, tenth year .....	59 3 0	14 17 6	74 0 6
End of tenth year .....	60 13 4	15 14 5	76 7 9
First quarter, eleventh year.....	62 3 8	16 12 6	79 16 2
Second quarter, eleventh year.....	63 14 0	17 10 0	81 4 0
Third quarter, eleventh year.....	65 4 4	18 8 8	83 13 0
End of eleventh year .....	66 14 8	19 7 11	86 2 7
First quarter, twelfth year.....	68 5 0	20 7 2	88 12 2
Second quarter, twelfth year.....	69 15 4	21 7 0	91 2 4
Third quarter, twelfth year.....	71 5 8	22 6 10	93 12 6
End of twelfth year.....	72 16 0	23 7 10	96 3 10

TABLE III.

Showing what amount a person has to pay per share if he wishes to redeem property on which he has had an advance, before the close of the thirteenth year. This Table likewise shows the amount a person has to pay if paying in advance, instead of the sum he would have to pay in the regular way.

Time.	Amount paid in.	Further amount due, if paid regularly, until the close.	Further amount to be paid, if paid in advance.
	£ s. d.	£ s. d.	£ s. d.
End of 1st Year .....	6 1 4	72 16 0	56 9 4
Second Year .....	12 2 8	66 14 8	52 10 1
Third Year .....	18 4 0	60 13 4	50 8 0
Fourth Year .....	24 5 4	54 12 0	45 4 3
Fifth Year .....	30 6 8	48 10 8	41 10 4
Sixth Year .....	36 8 0	42 9 4	36 13 6
Seventh Year .....	42 9 4	36 8 0	32 7 4
Eighth Year .....	48 10 8	30 7 8	29 2 4
Ninth Year .....	54 12 0	24 5 4	22 8 0
Tenth Year .....	60 13 4	18 4 0	17 4 0
Eleventh Year .....	66 14 8	12 3 8	11 14 8
Twelfth Year .....	72 16 0	6 1 4	5 19 0

TABLE IV.

Interest on One Year's Subscription, in advance at £4 per cent.

Months.				MONTH.											
	£	s.	d.	1	2	3	4	5	6	7	8	9	10	11	12
1	0	11	8												
2	0	11	8	<i>d.</i> $8\frac{1}{2}$	<i>d.</i> $\frac{1}{2}$										
3	1	3	4	1		$1\frac{1}{2}$									
4	1	12	8	$1\frac{1}{2}$			<i>d.</i> 3								
5	2	2	0	$1\frac{1}{4}$				<i>s.</i> <i>d.</i> 0 $4\frac{3}{4}$							
6	2	11	4	2					<i>s.</i> <i>d.</i> 0 $6\frac{1}{4}$						
7	3	0	8	$2\frac{1}{2}$						<i>s.</i> <i>d.</i> 0 $9\frac{1}{4}$					
8	3	10	0	$2\frac{3}{4}$							<i>s.</i> <i>d.</i> 1 0				
9	3	19	4	3								<i>s.</i> <i>d.</i> 1 3			
10	4	8	8	$8\frac{1}{2}$									<i>s.</i> <i>d.</i> 1 $6\frac{1}{2}$		
11	4	18	0	$3\frac{3}{4}$										<i>s.</i> <i>d.</i> 1 $10\frac{1}{4}$	
12	5	9	8	$4\frac{1}{2}$											<i>s.</i> <i>d.</i> 2 $2\frac{1}{2}$

# TABLES FOR £15, OR THE SEVENTH PART OF A SHARE.

TABLE NO. I.—AMOUNT ADVANCED ON THE SEVENTH OF A SHARE FROM THE FIRST TO THE THIRTEENTH YEAR.

MONTHS.	AMOUNTS.	MONTHS.	AMOUNTS.	MONTHS.	AMOUNTS.	MONTHS.	AMOUNTS.
FIRST YEAR.	£ s. d.	FOURTH YR.	£ s. d.	SEVENTH YR.	£ s. d.	TENTH YR.	£ s. d.
1 2 3	7 10 0	1 2 3	8 16 0	1 2 3	10 10 0	1 2 3	12 6 6
4 5 6	7 12 0	4 5 6	8 18 6	4 5 6	10 13 0	4 5 6	12 10 0
7 8 9	7 14 0	7 8 9	9 1 0	7 8 9	10 16 0	7 8 9	12 13 6
10 11 12	7 16 0	10 11 12	9 3 6	10 11 12	10 19 0	10 11 12	12 17 0
SECOND YEAR.		FIFTH YR.		EIGHTH YR.		ELEVENTH YR.	
1 2 3	7 18 0	1 2 3	9 6 0	1 2 3	11 2 0	1 2 3	13 0 6
4 5 6	8 0 0	4 5 6	9 9 0	4 5 6	11 5 0	4 5 6	13 4 0
7 8 9	8 2 0	7 8 9	9 12 0	7 8 9	11 8 0	7 8 9	13 7 6
10 11 12	8 4 0	10 11 12	9 15 0	10 11 12	11 11 0	10 11 12	13 11 0
THIRD YEAR.		SIXTH YR.		NINTH YR.		TWELFTH YR.	
1 2 3	8 6 0	1 2 3	9 18 0	1 2 3	11 14 0	1 2 3	13 14 6
4 5 6	8 8 6	4 5 6	10 1 0	4 5 6	11 17 0	4 5 6	13 18 0
7 8 9	8 11 0	7 8 9	10 4 0	7 8 9	12 0 0	7 8 9	14 1 6
10 11 12	8 13 6	10 11 12	10 7 0	10 11 12	12 3 0	10 11 12	14 5 0

THIRTEENTH YEAR.—1st, 2nd, and 3rd months—14l. 8s. 6d.; 4th, 5th, and 6th—14l. 12s.; 7th—14l. 13s. 4d.  
 8th—14l. 14s. 8d.; 9th—14l. 16s.; 10th—14l. 17s. 4d.; 11th—14l. 18s. 8d.; 12th—15l.  
 Subscription, fourpence per week; 52 weeks in the year.

TABLE II.

Showing what amount a person has to pay on the seventh of a share if he wishes to redeem property on which he has had an advance, before the thirteenth year. This Table likewise shows the amount a person has to pay if paying in advance, instead of the sum he would have to pay in the regular way.

No. of Years to be paid in Advance.	Time.	Amount paid in.	Further amount due, if paid in the re- gular way.	Further amount to be paid, if paid in advance.
		£ s. d.	£ s. d.	£ s. d.
13 Years.	Beginning 1 Year.	.....	11 5 4	8 11 6
12 "	" 2 "	0 17 4	10 8 0	8 1 4
11 "	" 3 "	1 14 8	9 10 8	7 10 8
10 "	" 4 "	2 12 0	8 13 4	7 0 0
9 "	" 5 "	3 9 4	7 16 0	6 9 0
8 "	" 6 "	4 6 8	6 18 8	5 17 4
7 "	" 7 "	5 4 0	6 1 4	5 4 10
6 "	" 8 "	6 1 4	5 4 0	4 11 8
5 "	" 9 "	6 18 8	4 6 8	3 18 4
4 "	" 10 "	7 16 0	3 9 4	3 4 0
3 "	" 11 "	8 13 4	2 12 0	2 9 0
2 "	" 12 "	9 10 8	1 14 8	1 13 4
1 "	" 13 "	10 8 0	0 17 4	0 17 0

**TABLE III.**

Showing that on 1000 sevenths of shares, the Section will work out in Thirteen Years, and have a surplus of £1174 13s. 4d., wherewith to meet the 'Solicitors' and Surveyors' Fees, and other expenses.

Time.	Average amount to be advanced on each seventh of a Share.	Sum to be advanced in each year, being the subscription on 1000 sevenths of shares.	Nq. of sevenths of Shares advanced.
First Year .....	7 12 0	866 13 4	Upwards of 114.
Second Year .....	8 2 0	" " "	" 107
Third Year .....	8 10 0	" " "	" 101½
Fourth Year .....	9 0 0	" " "	" 96
Fifth Year .....	9 10 0	" " "	" 91
Sixth Year .....	10 0 0	" " "	" 86½
Seventh Year .....	10 15 0	" " "	" 80½
Eighth Year .....	11 6 0	" " "	" 77
Ninth Year .....	12 0 0	" " "	" 72½
Tenth Year .....	12 10 0	" " "	" 69½
Eleventh Year .....	13 5 0	" " "	" 65
Twelfth Year .....	14 0 0	" " "	" 61½
			1022

Thus having by the end of the 12th year paid off all the liabilities, and having a surplus of 22 sevenths of shares, which at £14 amounts to £301, added to which the Subscriptions of the 13th year, amounts to £1174 13s. 4d.

These Tables, prepared with much care and trouble by D. W. Ruffy, with the assistance of an eminent actuary, are registered at Stationers' Hall, and cannot be used without an infringement of copyright.

Signed agreeably to Acts 10 Geo. IV., c. 56; 4 & 5 Will. IV., c. 40; 6 & 7 Will. IV., c. 32; and 9 & 10 Vict., c. 27.

JOHN SMITH,  
THOMAS JOBBINS,  
ROBERT BAYSTON,  
DANIEL WILLIAM RUFFY, *Secretary*.

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*Important to Tradesmen, Farmers, Mechanics, Gentlemen's Servants, Labourers, Females, and all Persons connected with Industry.*

# THE UNITED PATRIOTS' AND PATRIARCHS' BENEFIT SOCIETIES, AND NATIONAL ANTI-POOR-LAW ASSOCIATION, IN SIX DIVISIONS, FOR BOTH SEXES.

**Enrolled and Empowered by Act of Parliament to extend over the United Kingdom.**

*Legalized with the privilege of having Agents, Assistants, & Medical Attendants.*

An Opportunity is now offered to healthy Persons of joining these flourishing Institutions, in Town or Country.

## LONDON OFFICE.

13, TOTTENHAM COURT, NEW ROAD, ST. PANCRAS.

(Thirteenth House eastward from Tottenham Court Road.)

## PATRONS.

**T. S. DUNCOMBE, Esq. M.P. — T. WAKLEY, Esq. M.P.  
B. B. CABELL, Esq. M.P.**

In the short space of FOUR YEARS these Societies have paid the following Benefits:—

	SUMMARY OF CLAIMS.		
	£	s.	d.
Sickness and Superannuation .....	1285	15	4
Funerals.....	358	18	1
Lyings-in.....	469	10	0
Loss by Fire.....	22	0	0
	2136	3	5

Present Capital Funded in the Bank of England ..... **1491 13 2**

*For Youthful Patriots', Gift, Widows' and Orphans' Funds, &c., see the Rules.*

### FIRST DIVISION.

Entrance according to age, from 5s. to 10s.  
Monthly Contribution for Sickness and Management 2s. 7d.

Allowance in Sickness, per week.....	0	18	0
Member's Funeral.....	20	0	0
Ditto Wife or Nominee's ditto.....	10	0	0
Wife's Lying-in.....	2	0	0
Loss by Fire, from.....£5 0 0 to	20	0	0
Superannuation, per week.....	0	6	0

### SECOND DIVISION.

Entrance according to age, from 4s. 6d. to 9s. 6d.  
Monthly Contribution for Sickness and Management 2s. 1d.

Allowance in Sickness, per week.....	0	15	0
Member's Funeral.....	16	0	0
Ditto Wife or Nominee's ditto.....	8	0	0
Wife's Lying-in.....	1	15	0
Loss by Fire, from.....£5 0 0 to	15	0	0
Superannuation, per week.....	0	5	0

### THIRD DIVISION.

Entrance according to age, from 4s. to 9s.  
Monthly Contribution for Sickness and Management 1s. 7d.

Allowance in Sickness, per week.....	0	12	0
Member's Funeral.....	12	0	0
Ditto Wife or Nominee's ditto.....	6	0	0
Wife's Lying-in.....	1	10	0
Loss by Fire, from.....£5 0 0 to	10	0	0
Superannuation, per week.....	0	4	0

Levies according to the demands on each division per quarter.

N.B.—The only difference in the two Societies is, the Patriots have an accouchement benefit, the Patriarchs have not that benefit, therefore do not pay levies for it.

•• Agents for these Societies required in every part of Great Britain.

Blank forms, and information for the admission of Country Members, can be obtained by letter, pre-paid, enclosing three Postage Stamps.

For appointing Agents, &c., can be obtained by letter, pre-paid, enclosing a Postage Stamp, to

DANIEL WILLIAM RUFFY, Gen. Sec.,  
13, Tottenham Court, New Road, St. Pancras, London.

### FOURTH DIVISION.

Entrance according to age, from 3s. 6d. to 8s. 6d.  
Monthly Contribution for Sickness and Management 1s. 4d.

Allowance in Sickness, per week.....	0	9	0
Member's Funeral.....	10	0	0
Ditto Wife or Nominee's ditto.....	5	0	0
Wife's Lying-in.....	1	0	0
Loss by Fire, from.....£5 0 0 to	10	0	0
Superannuation, per week.....	0	4	0

### FIFTH DIVISION.

Entrance according to age, from 3s. to 8s.  
Monthly Contribution for Sickness and Management 1s. 1d.

Allowance in Sickness, per week.....	0	7	0
Member's Funeral.....	6	0	0
Ditto Wife or Nominee's ditto.....	3	0	0
Wife's Lying-in.....	0	15	0
Loss by Fire.....	5	0	0
Superannuation, per week.....	0	4	0

### SIXTH DIVISION.

Entrance Money..... 0 3 0  
Monthly Contribution..... 0 1 0

Allowance in Sickness per week..... 0 7 0  
Member's Funeral..... 2 10 0

No Levies in this Division.



